

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Krzysztof Sontag
Patricia Ann Sontag
Debtors

Case No. 23-00465-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jun 23, 2023

User: AutoDocket
Form ID: pdf002

Page 1 of 3
Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 25, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Krzysztof Sontag, Patricia Ann Sontag, 35 Anthony Avenue, Hanover, PA 17331-8517
cr	+ WBL SPO II LLC, c/o Jessica M. Gulash, Esq., 450 N. Narberth Avenue, Suite 200, Narberth, PA 19072-1822
5525683	+ College Square Development LLC, 2328 W Joppa Rd, Ste 200, Lutherville Timonium, MD 21093-4674
5525687	+ Corporate Turnaround, 95 N State Rt 17, Suite 310, Paramus, NJ 07652-2626
5525690	+ GGCAL RSC LLC, 10096 Red Run Blvd Ste 100, Owings Mills, MD 21117-4632
5525693	+ LUNDY BELDECOS & MILBY PC, 450 N Narberth Ave, Ste 200, Narberth, PA 19072-1822
5525694	+ LVNV Funding, c/o Patenaude & Felix, A.P.C., 2400 Ansys Drive, Ste 402-B, Canonsburg, PA 15317-0403
5525696	Marek Sontag, 5132 Wagon Shed Circle, Unit 5132, Owings Mills, MD 21117-6337
5533739	+ Merchant Capital Group LLC, dba Greenbox Capital, Sprechman and Fisher, PA, 2775 Sunny Isles Blvd., Suite 100, Miami, FL 33160-4078
5525699	+ Patenaude & Felix, APC, 2400 Ansys Drive, Suite 402-B, Canonsburg, PA 15317-0403
5525704	+ SAGAL FILBERT QUASNEY & BETTEN PA, 600 Washington Ave #300, Towson, MD 21204-3916
5536567	+ Samuel Blibaum Esquire, BLIBAUM & ASSOC P.A., 40 York Rd Ste 300, Towson MD 21204-5266
5536566	USB Payment Processing NE Inc, 8501 Lasalle Rd, Ste 300, Towson MD 21286
5525709	+ WBL SPO II, LLC, c/o Digiscrbe, 150 Clearbrook Rd. Ste 125, Elmsford, NY 10523-1147
5527205	+ WBL SPO II, LLC, c/o Jessica M. Gulash, Esquire, 450 N. Narberth Avenue, Suite 200, Narberth, PA 19072-1822

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jun 23 2023 18:43:00	AmeriCredit Financial Services, Inc. dba GM Financ, P.O. Box 99605, Arlington, TX 76096-9605
cr	+ Email/PDF: rmscedi@recoverycorp.com	Jun 23 2023 18:44:32	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5531032	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jun 23 2023 18:43:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
5525679	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jun 23 2023 18:43:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
5525680	Email/Text: rmcollections@belco.org	Jun 23 2023 18:43:00	Belco Community Credit Union, Attn: Bankruptcy Dept., 449 Eisenhower Blvd. Suite 200, Harrisburg, PA 17111
5525686	Email/Text: cfcbackoffice@contfinco.com	Jun 23 2023 18:43:00	Continental Finance Co, Attn: Bankruptcy, 4550 Linden Hill Rd, Ste 4, Wilmington, DE 19808
5525681	+ Email/Text: caineweiner@ebn.phinsolutions.com	Jun 23 2023 18:43:00	Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546
5525682	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 23 2023 18:44:18	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5534850	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 23 2023 18:44:18	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5525684	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		

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		Jun 23 2023 18:43:00	Comenity Bank/Wayfair, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5525685	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 23 2023 18:43:00	Commenity Bank, PO Box 659728, San Antonio, TX 78265-9728
5525688	+ Email/PDF: creditonebknotifications@resurgent.com	Jun 23 2023 18:44:24	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
5527254	Email/Text: mrdiscen@discover.com	Jun 23 2023 18:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5525689	+ Email/Text: mrdiscen@discover.com	Jun 23 2023 18:43:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
5525691	+ Email/Text: Bankruptcy@ICSystem.com	Jun 23 2023 18:43:00	IC Systems, Inc, Attn: Bankruptcy, Po Box 64378, St. Paul, MN 55164-0378
5525677	Email/Text: sbse.cio.bnc.mail@irs.gov	Jun 23 2023 18:43:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
5525692	+ Email/Text: PBNCNotifications@peritussservices.com	Jun 23 2023 18:43:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
5525695	Email/PDF: resurgentbknotifications@resurgent.com	Jun 23 2023 18:44:34	LVNV Funding, PO Box 10497, Greenville, SC 29603-0497
5528463	Email/PDF: resurgentbknotifications@resurgent.com	Jun 23 2023 18:44:32	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5534861	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 23 2023 18:43:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
5525697	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 23 2023 18:43:00	Midland Credit Mgmt, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
5525698	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 23 2023 18:43:00	Midland Funding/Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
5525678	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 23 2023 18:43:00	PA Dept of Revenue, Attn: Bankruptcy Division, Dept 280946, Harrisburg, PA 17128-0946
5525700	Email/Text: Bankruptcy.Notices@pnc.com	Jun 23 2023 18:43:00	PNC Mortgage, Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401
5525701	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 23 2023 18:44:19	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
5531028	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 23 2023 18:44:25	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5525702	+ Email/Text: Triage_Bankruptcy_Notices@progressive.com	Jun 23 2023 18:43:00	Progressive, PO Box 7247-0311, Philadelphia, PA 19170-0001
5527283	Email/Text: bnc-quantum@quantum3group.com	Jun 23 2023 18:43:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
5532852	Email/Text: bnc-quantum@quantum3group.com	Jun 23 2023 18:43:00	Quantum3 Group LLC as agent for, Galaxy International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788
5525703	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 23 2023 18:44:32	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
5525705	Email/PDF: ais.sprint.ebn@aisinfo.com	Jun 23 2023 18:44:24	Sprint, PO Box 8077, London, KY 40742
5525847	+ Email/PDF: gecsed@recoverycorp.com	Jun 23 2023 18:44:18	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5525706	+ Email/PDF: gecsed@recoverycorp.com	Jun 23 2023 18:44:34	Synchrony Bank/HHGregg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

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5525707	+ Email/PDF: gecsedl@recoverycorp.com	Jun 23 2023 18:55:10	Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5541236	+ Email/Text: Bankruptcy.Notices@pnc.com	Jun 23 2023 18:43:00	U.S. Bank National Association as Trustee, c/o PNC Bank, N.A., Attn: Bankruptcy Dept., 3232 Newmark Drive, Miamisburg OH 45342-5421
5525708	Email/Text: bankruptcies@uplift.com	Jun 23 2023 18:43:00	Uplift, Inc., Attn: Bankruptcy, 440 N Wolfe Rd, Sunnyvale, CA 94085

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 25, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 23, 2023 at the address(es) listed below:

Name	Email Address
Gary J Imblum	on behalf of Debtor 2 Patricia Ann Sontag gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
Gary J Imblum	on behalf of Debtor 1 Krzysztof Sontag gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Jessica Gulash	on behalf of Creditor WBL SPO II LLC jgulash@lbmlaw.com
Michael Patrick Farrington	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE SUCCESSOR IN INTEREST TO WACHOVIA BANK NATIONAL ASSOCIATION AS TRUSTEE MASTR ALTERNATIVE LOAN TRUST 2003-8 MORTGAGE PASS THROUGH CERTIFICATES SERIES 2003-8 mfarrington@kmlawgroup.com
United States Trustee	ustregion03.ha.ecf@usdoj.gov

TOTAL: 6

LOCAL BANKRUPTCY FORM 3015-1**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**IN RE:
Krzysztof Sontag
Patricia Ann SontagCHAPTER 13
CASE NO. 1-23-00465

- ☒ ORIGINAL PLAN
☐ AMENDED PLAN (Indicate 1st, 2nd, 3rd, etc.)
☒ Number of Motions to Avoid Liens
☐ Number of Motions to Value Collateral

CHAPTER 13 PLAN**NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

- 1 The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania. ☒ Included ☐ Not Included
- 2 The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor. ☐ Included ☒ Not Included
- 3 The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G. ☐ Included ☒ Not Included

YOUR RIGHTS WILL BE AFFECTED

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

1. PLAN FUNDING AND LENGTH OF PLAN.**A. Plan Payments From Future Income**

1. To date, the Debtor paid \$ 0 (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is \$240,000.00, plus other payments and property stated in § 1B below:

Start mm/yy	End mm/yy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
07/2023	06/2028	\$4,000.00	0.00	\$4,000.00	\$240,000.00
Total Payments:					\$240,000.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
4. CHECK ONE: ☒ Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is **\$29,539.15** the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Check one of the following two lines.

- ☒ No assets will be liquidated. *If this line is checked, the rest of § 1.B.2 and complete § 1.B.3 if applicable.*
- ☐ Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$__ from the sale of property known and designated as __. All sales shall be completed by __. If the property does not sell by the date specified, then the disposition of the property shall be as follows:

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:

2. SECURED CLAIMS.

A. Pre-Confirmation Distributions. Check one.

- ☐ None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*
- ☒ Adequate protection and conduit payments in the following amounts will be paid by the Debtor to the Trustee. The Trustee will disburse these payments for which a proof of claim has been filed as soon as practicable after receipt of said payments from the Debtor.

Name of Creditor		Last Four Digits of Account Number	Estimated Monthly Payment
AmeriCredit/GM Financial	Attn: Bankruptcy; Po Box 183853; Arlington, TX 76096	9495	\$136.00
Belco Community Credit Union	Attn: Bankruptcy Dept.; 449 Eisenhower Blvd. Suite 200; Harrisburg, PA 17111	0002	\$189.00

1. The Trustee will not make a partial payment. If the Debtor makes a partial plan payment, or if it is not paid on time and the Trustee is unable to pay timely a payment due on a claim in this section, the Debtor's cure of this default must include any applicable late charges.
2. If a mortgagee files a notice pursuant to Fed. R. Bankr. P. 3002.1(b), the change in the conduit payment to the Trustee will not require modification of this plan.

B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.

- ☐ None. *If "None" is checked, the rest of § 2.B need not be completed or reproduced.*
- ☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
PNC Mortgage	35 Anthony Avenue Hanover, PA 17331 York County	6093

C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.

☐ None. If "None" is checked, the rest of § 2.C need not be completed or reproduced.

☒ The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed claim. If post-petition arrearages are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Post-petition Arrears to be Cured	Estimated Total to be paid in plan
PNC Mortgage	35 Anthony Avenue Hanover, PA 17331 York County	\$0 As per POC	\$0.00	\$0 As per POC

D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)

☐ None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.

☒ The claims below are secured claims for which a § 506 valuation is not applicable, and can include: (1) claims that were either (a) incurred within 910 days of the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the Debtor, or (b) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value; (2) conduit payments; or (3) secured claims not provided for elsewhere.

1. The allowed secured claims listed below shall be paid in full and their liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under §1328 of the Code.

2. In addition to payment of the allowed secured claim, present value interest pursuant to 11 U.S.C. §1325(a)(5)(B)(ii) will be paid at the rate and in the amount listed below, unless an objection is raised. If an objection is raised, then the court will determine the present value interest rate and amount at the confirmation hearing.

3. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Principal Balance of Claim	Interest Rate	Total to be Paid in Plan
AmeriCredit/GM Financial	2018 Chevrolet Silverado	\$11,502.01 As per POC	6.99%	\$13,590.01
Belco Community Credit Union	2018 Honda Pilot XL	\$16,677.67 As per POC	3.99%	\$18,380.00
WBL SPO II, LLC	35 Anthony Avenue Hanover, PA 17331	\$170,283.45 As per POC	0.00%	\$170,283.45

E. Secured claims for which a § 506 valuation is applicable. Check one.

☒ None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

F. Surrender of Collateral. Check one.

☒ None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.

☐ None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

☒ The Debtor moves to avoid the following judicial and/or nonpossessory, non-purchase money liens of the following creditors pursuant to § 522(f) (this § should not be used for statutory or consensual liens such as mortgages).

Name of Lien Holder	None
Lien Description For judicial lien, include court and docket number	
Description of the lien property	
Liened Asset Value	
Sum of Senior Liens	
Exemption Claimed	
Amount of Lien	
Amount Avoided	

3. PRIORITY CLAIMS.

A. Administrative Claims

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney's fees. Complete only one of the following options:

- a. In addition to the retainer of \$ 0.00 already paid by the Debtor, the amount of \$ 0.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
- b. \$ See 9, Below per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.

Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

B. Priority Claims (including, certain Domestic Support Obligations)

☒ None. If "None" is checked, the rest of § 3.B need not be completed or reproduced.

C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

4. UNSECURED CLAIMS

A. Claims of Unsecured Nonpriority Creditors Specially Classified.

Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.

5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. Check one of the following two lines.

☐ None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

☒ The following contracts and leases are assumed (and arrears in the allowed claim to be cured in the plan) or rejected:

Name of Other Party	Description of Contract or Lease	Monthly Payment	Interest Rate	Estimated Arrears	Total Plan Payment	Assume or Reject
College Square Development LLC	Business Lease for Barbershop; \$2798.75/month; lease is current	\$2798.00	0.00%	\$0.00	\$0.00	Assume

6. VESTING OF PROPERTY OF THE ESTATE.

Property of the estate will vest in the Debtor upon

Check the applicable line:

- ☐ plan confirmation.
☐ entry of discharge.
☒ closing of case.

7. DISCHARGE: (Check one)

- ☒ The debtor will seek a discharge pursuant to § 1328(a).
☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: _____
 Level 2: _____
 Level 3: _____
 Level 4: _____
 Level 5: _____
 Level 6: _____
 Level 7: _____
 Level 8: _____

If the above Levels are filled in, the rest of § 8 need not be completed or reproduced. If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.
 Level 2: Debtor's attorney's fees.
 Level 3: Domestic Support Obligations.
 Level 4: Priority claims, pro rata.
 Level 5: Secured claims, pro rata.
 Level 6: Specially classified unsecured claims.
 Level 7: Timely filed general unsecured claims.
 Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

9. NONSTANDARD PLAN PROVISIONS

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void.
(NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

ADDENDUM TO CHAPTER 13 PLAN

1A. If one of the Debtors is not employed at the time of the filing of the Plan, but has the ability to work, Debtors will notify counsel when he (or she) returns to work, and any necessary adjustments to the Plan will be made at that time.

2(C) & 2(D). Said amounts are estimated. Debtor will pay the amount as stated in the Proof of Claim unless an objection is filed to the claim, in which case debtor will pay the amount determined by the Court or as agreed to by the parties. Debtor waives the right to object to these claims after the Plan is confirmed.

2(E). Amounts stated are estimated. If an objection is filed to a Proof of Claim, payment of the amount determined by the Court or as stipulated to by the parties.

2F. The collateral being surrendered is being surrendered in full satisfaction of debt.

3B. IRS, PA Department of Revenue and local tax claims - The priority and/or secured portion of a timely filed allowed Proof of Claim relating to tax claims referenced shall be paid in full through the Plan. If an objection is filed to any such claim, the amount of the unsecured priority and secured claim determined by the Court or through agreement of the parties shall be paid in full through the Plan.


Debtor may in the future provide for payment of post petition federal, state and/or local tax claims to the detriment of non priority unsecured claims.

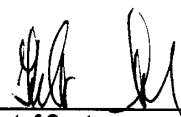
3A(2). Attorney fees. Debtor's counsel will bill attorney's time at \$295.00 per hour associates time at \$235.00 per hour and paralegal time at \$135.00 per hour. Said hourly fees are subject to change upon reasonable notice to Debtor(s). Debtor's counsel will submit a Fee Application to the Court for approval of fees. Only those fees and costs approved by the Court shall be paid by the Trustee to counsel.

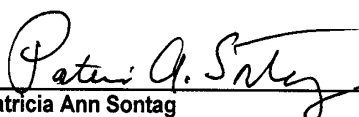
In addition to fees, Debtors will be responsible for expenses, including photo copying, travel (where applicable), postage, court costs, filing fees, and similar expenses which are incurred by counsel in the course of performing services to the Debtors.

Dated: _____

6/2/2023


 Gary J. Imblum
 Attorney for Debtor


 Krzysztof Sontag
 Debtor


 Patricia Ann Sontag
 Joint Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.